

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

TAMMY L. PATTEN

Debtor(s)

Case No. 17-23776JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/20/2017.
- 2) The plan was confirmed on 11/28/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/24/2018, 06/30/2020, 09/12/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/26/2022.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,814.54.
- 10) Amount of unsecured claims discharged without full payment: \$36,329.74.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$68,330.47
Less amount refunded to debtor	\$904.01

**NET RECEIPTS:** **\$67,426.46**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,034.75
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,988.11
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$7,022.86**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCEPTANCE NOW	Unsecured	1,576.00	NA	NA	0.00	0.00
ADVANTAGE CHIROPRACTIC CENTE	Unsecured	119.00	NA	NA	0.00	0.00
ALLY FINANCIAL(*)	Secured	21,731.00	21,868.15	21,868.15	21,868.15	3,538.87
ARM SOLUTIONS	Unsecured	590.40	NA	NA	0.00	0.00
ARMSTRONG COUNTY TAX CLM BU	Secured	5,465.00	NA	5,465.00	5,465.00	2,174.00
BANK OF NEW YORK MELLON TRUS	Secured	0.00	0.00	0.00	0.00	0.00
BANK OF NEW YORK MELLON TRUS	Unsecured	0.00	0.00	14,641.12	1,392.66	0.00
BANK OF NEW YORK MELLON TRUS	Secured	33,893.00	34,421.12	19,780.00	19,780.00	4,836.03
BHS NALLATHMBI MEDICAL ASSOC	Unsecured	57.88	NA	NA	0.00	0.00
BUTLER AMBULATORY SURGERY C	Unsecured	825.00	NA	NA	0.00	0.00
BUTLER IMAGING & INTERVENTION	Unsecured	17.31	NA	NA	0.00	0.00
BUTLER MEMORIAL HOSPITAL	Unsecured	5.95	NA	NA	0.00	0.00
BUTLER MEMORIAL HOSPITAL	Unsecured	765.67	NA	NA	0.00	0.00
BUTLER MEMORIAL HOSPITAL	Unsecured	1,105.00	NA	NA	0.00	0.00
BUTLER MEMORIAL HOSPITAL	Unsecured	19.88	NA	NA	0.00	0.00
BUTLER PATHOLOGY SVCS	Unsecured	4.28	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	719.00	NA	NA	0.00	0.00
CBCS	Unsecured	913.75	NA	NA	0.00	0.00
CBCS	Unsecured	139.59	NA	NA	0.00	0.00
CENTERS FOR REHAB SERVICES	Unsecured	79.10	182.80	182.80	17.39	0.00
COLLECTION SERVICE CENTER INC	Unsecured	97.25	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	39.37	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	165.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	113.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	113.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	68.00	NA	NA	0.00	0.00
EMERALD AR SYSTEMS	Unsecured	8.76	NA	NA	0.00	0.00
FAMILY FOOT CARE ASSOCIATES	Unsecured	30.00	NA	NA	0.00	0.00
FAMILY PHYSICAL THERAPY OF WES	Unsecured	56.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	386.00	NA	NA	0.00	0.00
FNCC++	Unsecured	317.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HARLEY DAVIDSON CREDIT CORP*	Secured	NA	15,478.87	0.00	0.00	0.00
LAWRENCE KENNEY DMD	Unsecured	56.20	NA	NA	0.00	0.00
MEDCARE EQUIPMENT COMPANY	Unsecured	5.03	NA	NA	0.00	0.00
MLS LAW OFFICES	Unsecured	1.00	NA	NA	0.00	0.00
NORTHWEST BANK ASSGNEE NORTI	Unsecured	4,021.00	4,007.49	4,007.49	381.19	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	12,130.00	9,239.05	9,239.05	878.82	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	285.00	285.81	285.81	27.19	0.00
STATEWIDE TAX RECOVERY++	Unsecured	66.50	NA	NA	0.00	0.00
STATEWIDE TAX RECOVERY++	Unsecured	36.00	NA	NA	0.00	0.00
STATEWIDE TAX RECOVERY++	Unsecured	30.50	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	465.70	465.70	44.30	0.00
WHY NOT LEASE LLC DBA WHYNOT	Unsecured	1,802.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$19,780.00	\$19,780.00	\$4,836.03
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$21,868.15	\$21,868.15	\$3,538.87
All Other Secured	\$5,465.00	\$5,465.00	\$2,174.00
<b>TOTAL SECURED:</b>	<b>\$47,113.15</b>	<b>\$47,113.15</b>	<b>\$10,548.90</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$28,821.97</b>	<b>\$2,741.55</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$7,022.86</u>
Disbursements to Creditors	<u>\$60,403.60</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$67,426.46</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/13/2023

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.